

ACCOUNT OPENING FORM

Customer's Name :

Customer ID :

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Account Number :

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Branch Name :



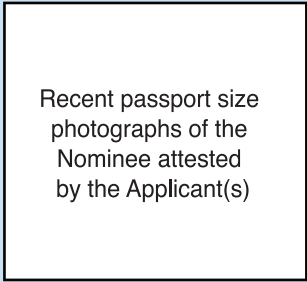
Standard Bank Limited
setting a new standard in banking

**Real Time Online Banking
Any Time Any Branch**

Nominee's Information (Vide Section 103 of the Bank Companies Act 1991):

Nominee (1)

In the event of my/our death, the Nominee for this Account is (Name):



I/We do hereby declare the following nominee to withdraw the entire money in the above account in the event of my/our death.

Customer ID

Name

Father's Name

Mother's Name

Address

National ID Date of Birth

Relationship Phone/Mobile

Percentage of share (%) Occupation

Signature & Date of the Nominee

If the Nominee is Minor

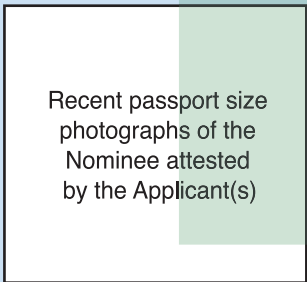
Name of Legal Guardian

Relationship with Nominee

Signature of the Guardian

After death of account holder, Bank will pay the Balance amount to the legal Guardian of the Nominee if the Nominee does not attain maturity.

Nominee (2)



I/We do hereby declare the following nominee to withdraw the entire money in the above account in the event of my/our death.

Customer ID

Name

Father's Name

Mother's Name

Address

National ID Date of Birth

Relationship Phone/Mobile

Percentage of share (%) Occupation

Signature & Date of the Nominee

If the Nominee is Minor

Name of Legal Guardian

Relationship with Nominee

Signature of the Guardian

After death of account holder, Bank will pay the Balance amount to the legal Guardian of the Nominee if the Nominee does not attain maturity.

Incase of One or More Minor Account Holder(s)

In the event the Nominee so authorised remains minor at the time of my/our death, the legal Guardian is

Minor's Parent, Legal Guardian, Relation and other details:

I, the legal guardian of the mentioned account holder hereby declare that the account holder is a Minor, His/her necessary information is given in the Annexed Form. The account will be operated under my signature as legal guardian until or unless the account holder matures or further declaration given by me.

Name of Account Holder (Minor)

Date of Birth

Name of Guardian (s)

Relationship with Minor

Signature of the Guardian

"Both the Minor and legal Guardian must fill the "Customer information Details Form" and both the Forms to be signed by the legal Guardian.)

Information for Company/Institutions Account (As per Board Resolution for Company/Institutions Account) of

Name of the company/Institutions

Name of the Authorized Person(s) Designation

Names & Addressess of Partners, Shareholders, Directors & Joint Applicants. In necessary additional Papers may be used to accommodate the full details of the customers : Designation

Designation

Office/Business/Registered Address

Factory/Industrial Address

Registration Details: Registration No. Registration Date

Registration Place (Country)

Domestic Joint Venture Foreigner

Type of Company :

Nature of Business

Trade License No.

Date of Issue Valid upto

VAT Registration No.

Date of Issue Valid upto

TAX Reference :

For individual, firm or Company TIN

Circle Tax Zone

BIN

Information for Foreign Currency Account :

In necessary additional papers may be used to accommodate the full details of the customers.

Full Name (F)

Father's / Husband Name

Mother's Name

Occupation

Permanant Address

Present Address (Foreign)

Proposed Minimum Balance

Introductory Ref. : Name

Passport NO. Date of Issue Issued at

Valid Upto Occupation

Address

Account No.

Statement Frequency :

All statements to be sent to the Mailing address mentioned above unless otherwise instructed. Charges to be realised as per Bank's schedule of charges.

Statement required at following frequency : Daily Weekly Monthly Quarterly Half Yearly Yearly

Special Instruction: Transaction Allowed Debit Credit Both
 Special Account Yes No
 Special Interest Rate Yes No
 Non Interest A/C Yes No

TRANSACTION PROFILE FORM

(The Money Laundering Prevention Ordinance, 2008)

(TO BE FILLED BY THE CUSTOMER'S)

Title of Account	<input style="width: 100%;" type="text"/>								
Type of Account	<input style="width: 100%;" type="text"/>								
Account or Reg. No.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> <td style="width: 12.5%;"><input style="width: 95%;" type="text"/></td> </tr> </table>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
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NATURE OF VOLUME OF TRANSACTIONS (MONTHLY)

Type of Transaction	No. of Transaction (Monthly)	Maximum Transaction Amount (per transaction)	Total Amount (Monthly)
DEPOSITS			
Cash Deposit (with Online)			
Deposit through / Transfer / Instrument / EFT			
Foreign Remittance Deposit			
Export Revenue			
Others (Please Specify):			
Total Deposits (Approx.)			

WITHDRAWALS			
Cash Withdrawal (with Online / ATM)			
Payment through Transfer / Instrument / EFT			
Foreign Remittance Withdrawal			
Import Payment Settlement			
Others (Please Specify):			
Total Withdrawals (Approx.)			

Source of Transacted Funds	<input style="width: 100%; height: 40px;" type="text"/>
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Customer's Declaration	<p>I/We, the undersigned, hereby confirm that this transactions truly represent the expected transactional activities in my/our account / business. I/We also confirm to revise my / our transaction profile, if necessary, from time to time</p>
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<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Full Name</td> <td><input style="width: 80%;" type="text"/></td> </tr> <tr> <td>Designation</td> <td><input style="width: 80%;" type="text"/></td> </tr> <tr> <td><i>Signature & Date</i></td> <td><input style="width: 80%;" type="text"/></td> </tr> </table>	Full Name	<input style="width: 80%;" type="text"/>	Designation	<input style="width: 80%;" type="text"/>	<i>Signature & Date</i>	<input style="width: 80%;" type="text"/>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Full Name</td> <td><input style="width: 80%;" type="text"/></td> </tr> <tr> <td>Designation</td> <td><input style="width: 80%;" type="text"/></td> </tr> <tr> <td><i>Signature & Date</i></td> <td><input style="width: 80%;" type="text"/></td> </tr> </table>	Full Name	<input style="width: 80%;" type="text"/>	Designation	<input style="width: 80%;" type="text"/>	<i>Signature & Date</i>	<input style="width: 80%;" type="text"/>
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<i>Signature & Date</i>	<input style="width: 80%;" type="text"/>												

Declaration of Account Holder(s):

Statement by the customer regarding the Banking facilities and acceptance of the terms and conditions of Standard Bank Limited.

I/We hereby declare that all the above information and all information provided in the Customer Information Details Form provided by me/us are true and I/We am/are not barred from opening account under and Law or Act that is enforceable within Bangladesh. I/We am /are aware of the rules of opening and operation of the account as stated in the terms and conditions section above and I/We agree to abide by the Rules and Regulations of Standard Bank Limited for the conduct of such account.

I/We disclose the information relating to the Transaction Profile in the "Transaction Profile" form of Standard Bank Limited related to this account-which is required as per instructions of Bangladesh Bank under Money Laundering Prevention Act 2008. I/We also authorize the Bank to furnish the information supplied by me/us to any competent authority-as and when required under any provision of Law/Act or Bangladesh Bank's instruction. If the transaction profile mentioned in the "Transaction Profile" Form requires to be changed because of genuine of increase/decrease of my/our income source, I/We shall notify the Bank and submit a fresh transaction profile form duly filled in and signed.

I/We further declare that I/We shall solely be responsible for any misinformation and hold the Bank absolutely indemnified against any consequences arising there from.

Declaration for FC Account : I/We also solemnly declare that (I/We shall abide by all rules and regulations as specified Bangladesh Bank from time to time and that I/We declare that I/We am/are Bangladesh National(s)/person(s) of Bangladeshi origin and ordinarily reside in and with a profession of as mentioned in the Customer information Details Form. I/We further declare that I/We do not receive any Foreign Exchange from Bangladesh and my/our FC income is not derived from any Bangladesh Source

Signing Instructions (Tick the appropriate options)

Persons authorised to operate the Account by Signature

 Singly

 Jointly

 Either or Survivor

If others, please specify

Signature: (Authorized Signature (s) with Designation Seal and as per Board Resolution for Company Account) of:
This Signature must be same as the specimen Signature given in the Signature Card

1. Specimen Signature

Full Name

Designation

Signature

2. Specimen Signature

Full Name

Designation

Signature

3. Specimen Signature

Full Name

Designation

Signature

4. Specimen Signature

Full Name

Designation

Signature

Details of Introducer or any person Bank Deemed to eligible to introduce :

The introducer must be an account holder with the bank or an officer of the bank who is authorised to sign on behalf of the bank.

Name of Introducer

Account No.

Branch Name

I certify that I have known _____ for the past _____ years and confirm his/her/their occupation and address elsewhere in the application.

Signature & Date

FOR BANK'S USE ONLY (Computer Coding):

This section is meant for computer coding, SBL reporting, data maintenance & others reporting.

Account No.																			
Account Type				Currency				Sector Code											
Security Code				Economic Code				Customer Type											
SBS2 Code								CIB Code											

Comments / Special Note :

Account Opened By :

Name :

Designation :

Signature (with seal) :

Approved By :

Name :

Designation :

Signature (with seal) :

Formalities & Documentation

General (for all Types of Accounts) :

01. Account Opening form must be properly filled-in;
02. Authorized Specimen Signature must be properly signed by each signatory along with necessary instruction;
03. Account should have proper instruction, introducer should have an account with SBL; Introducer's signature must be verified by an officer of SBL under full signature;
04. Initial Deposit should preferably be as per minimum requirement of SBL;
05. Each Authorized Signatory should fill-in the Customer Information Details Form separately;
06. Passport size color photograph (Three copies of each signatory and two copies of nominee must be obtained- duly attested by the introducer for signatory(ies) and by the applicant for nominee(s),
07. Letter of thanks should be given to the Account Holder(s)-to be mailed under registered post with A/D of courier;
08. On obtaining all documentation and formalities of the applicant, cheque books are to be issued upon request of the applicant;
09. Special Instruction (if any) should be given in appropriate place. In case of Company Account, the special instruction is to be provided as per the Article of Association and the Memorandum of Association of the Company;
10. Photocopy of Passport of the Authorized Signatory should be obtained in case the account is NOT a company account;
11. Registration No & Date, VAT Registration No. & Date, Trade License No.& Date should be clearly specified for company and Birth Data for individuals wherever required in the CIF;
12. Thana and/or Upazilla code must be clearly specified in the CIF on the applicant and/or the authorized signatory of the account to be opened;
13. Transaction Profile of the account must be duly filled in and signed by the authorized signatories of the account to be opened,
14. Nominee Declaration form must be duly filled in and signed accordingly for all nominees as specified in the account opening form for accounts opened other than company account CIF should be duly filled in and signed by the Nominee for all nominee specified in the account opening form,
15. Other necessary documentations & formalities to be obtained/observed as specified by the Bank from time to time.

In Case of Sole Proprietorship Account:

01. All general formalities & documentation should be adhered to as required for proprietorship accounts,
02. Attested photocopy of valid Trade License to be obtained for Proprietorship Accounts'

In Case of Partnership Account:

01. All general formalities & documentation should be adhered to as required for partnership accounts;
02. Copy of Notarized Partnership Deed certified by all the Partners of Registered Partnership Deed (registered with the Register of Joint Stock Companies and Firms) duly certified by the Registrar of Joint Stock Companies and Firms,
03. Partnership Resolution signed by all the Partners to open account with Standard Bank Limited indicating the type of account and mode of operation.

In case of Private/Public Limited Company Account:

01. All general formalities & documentation should be adhered to as required for Private/Public Limited Company accounts;
02. Memorandum and Articles of Association-duly certified by the Registrar of Joint Stock Companies and Firms;
03. Certificate of Incorporation-duly certified by the Registrar of Joint Stock Companies and Firms;
04. Board Resolution-duly certified by the Chairman/Secretary of the Company;
05. FORM XII and Schedule X-duly certified by the Registrar of Joint Stock Companies and Firms;
06. Certificate of Commencement of Business-duly certified by the Registrar of Joint Stock Companies and Firms (only in case of Public Limited Company)

In Case of Club / Society:

01. Certified copy of Registration Certificate,
02. Certified copy of Charter / Bye-Laws and Regulations / Constitution of the relevant organization;
03. Copy of Resolution of Managing Committee/Executive Committee for opening account with SBL and operation of account-duly certified by the Chairman / Secretary;
04. List of Members of the Managing Committee / Executive Committee-duly certified by the Chairman / Secretary;

In case of Non-Government School /College/ University / Madrasa/ Moktab:

01. Certified copy of Registration Certificate;
02. Copy of Resolution of Managing Committee /Governing Body authorizing opening and operation of account with SBL-duly certified by a Gazetted Officer;
03. List of Members of the Managing Committee / Governing Body - duly certified by a Gazetted Officer;

In case of Sector Corporations:

01. Certified copy of the relevant Presidential Order /Act of Parliament establishing the Corporation;
02. Resolution of Board of Director/ Competent Authority to open Account with SBL;
03. Certified list of Board of Directors (if any);

In case of Local Authorities / City Corporation etc:

01. Certified copy of Statute/ any other Law by which the body is created and governed;
02. Resolution of Municipal Committee / Managing Body (if any) to open account with SBL-duly certified by the Chairman / Mayor / Competent Authority;
03. List of Members of such Committee / Body-duly certified by the Chairman / Mayor / Competent Authority,

In case of Foreign Currency Account:

01. Account opening form (application, nomination, declaration) duly filled in and signed
02. Photocopy of Passport of its First 4 Pages:
03. Photocopy of Work Permit (for RFCD Account)
04. Any letter about service or its Photocopy from the Employer;
05. Citizenship Certificate if available (for NFCD Account)
06. Certificate or approval from relevant authority;
07. Two Passport size Photographs of the Nominee duly attested by the Account Holder;
08. One Passport size Photograph of the Applicant(s) duly attested by the Introducer;

Terms and Conditions for Operation of Accounts with Standard Bank Limited

This is an agreement between Account Holder's (the customer) and Standard Bank Limited (Standard Bank or the Bank) setting forth the terms and condition for each account with Standard Bank. By signing an account application or a signature card or by using an account, the Customer agrees to be bound by this terms and conditions, as amended from time to time.

01. Governing Law, Regulations and Rules:

Account and all related transactions are governed by applicable law and regulations of Bangladesh, operating circulars, the rules of any clearing house similar association to which Standard Bank may belong and general commercial bank practices applicable to the services in connection with the accounts

02. Credits to the Accounts:

Each deposited cheque, draft, acceptance or other instruments (an item), including cash letter items, and each other instruction, order, electronic fund transfer or advice received for credit to an account is to an account is credited subject to final payment. Standard Bank decides what process will be used to obtain final payment of an item and may use other banks in the process. The amount of any deposited item including cash letter items, returned un-paid for any reason will be debited for the amount so credited with charges and interest (if any), to the appropriate account unless otherwise agreed in writing

03. Online Fund Transfer:

There may be certain type of fund transfer for which a customer may wish to specify the payment system in its instruction to the bank. In such cases, the bank will attempt to execute the instructions as specified by the Customer. Standard Bank reserves the right to route the funds transfer via any means available in order to execute the transfer instruction on the specified payment date. Neither the Bank nor subsequent Banks in the process will necessarily investigate discrepancies between names and identifying or account numbers and may execute instructions on basis of the number given in the instructions even if such number identifies a person different from the named Bank or beneficiary.

04. Orders to Stop Payment or Amend instructions:

Generally, a Customer may place a stop payment order on an item it has issued, provided that the Bank has a reasonable opportunity to act on such order. Only an authorised or his or her authorised designee may place a stop payment order, which must specify the account number, the payee, the issue date, the exact amount and the serial number of the item. A stop payment order placed after an item has been certified, issued or paid of the Bank paid by the Bank is ineffective. The Customer must furnish the Bank with a written order to stop payment, which describes the item as set forth above.

05. Periodic Statements and Advices:

Customer may choose to receive account statements (a "Statement") monthly, half-yearly or yearly. The customer hereby agrees to promptly notify the Bank of the failure to receive an expected Statements or advice and to promptly examine any statements or advice received and to notify the Bank in writing, within fifteen (15) calendar days after the statements or advice is mailed, transmitted or otherwise made available to the customer of any errors, discrepancies or irregularities, including, but not limited to, unauthorised or altered signatures or amounts, unauthorised transfers or withdrawals of funds.

06. Over Drafts:

The Customer here by authorises Standard Bank to charge interest on the amount of any Over Draft or its account during the continuance of such over draft at the prevailing rate charged on lending by the Bank during the period of the over draft unless otherwise agreed. Unless otherwise to in writing, Standard Bank is under no obligation to permit any over draft to continue to permit any over draft and may any time require payment of an outstanding over draft allowed temporary during the course of business.

07. Fees:

The Customer here by agrees to pay, and here by authorises the Bank to charge to any account of the customer, all fees and charges incurred from time to time for any services provided and to set of and apply, at necessary, amounts in any such account to satisfy any obligation owing by the customer to the Bank.

08. Authorised Individuals:

Standard Bank Limited is here by authorised to rely upon any document delivered by the customer to Standard Bank which indicate that an individual is authorised to act on the customer's behalf.

09. Balance Information:

The customer here by waives any claimed against Standard Bank based on oral re-presentation made to any representative of the customer regarding balance information provided by Standard Bank Limited.

10. Termination of the Account:

The customer or Standard Bank may close an account or any related service at any time. The customer shall receive any finally collected and available balance after recovery charge all dues to the Bank in the account as at the time it is closed. Standard Bank may return un-paid any items presented on a closed account.

11. Exchange of Information:

Although it is the Bank's policy to treat customer information with the greatest of confidence and discretion, in the absence of any agreement to the contrary, Standard Bank Limited and its branches reserves the right to exchange among themselves information about a customer and any or all of its accounts. The Bank, at its sole discretion, may make and retained recordings of telephone conversations between the customer and the Bank. Authority granted by this provision shall survive the termination of this agreement or the closing of the account.

12. Changes to these Terms and Conditions:

Standard Bank Limited may, at any time as it deems necessary, add to, delete from or change this terms and conditions. Standard Bank will attempt, but is not required to provide prior notice of such changes; notice, it provided by ordinary mail, shall be deemed sufficient. Changes to these terms and conditions required by law will be implemented immediately or as required by law

13. Force Majeure:

To the extent Standard Bank's performance of any service in connection with an account is prevented, hindered, delayed or otherwise made impracticable by reason of an act of God, catastrophe, War, Civil or Industrial disturbance, Electrical, Mechanical, Communications or Computer failure or any other cause beyond Bank's control and that can not over come by reasonable diligence and without unusual expense, Standard Bank shall be excused from such performance. The Bank shall not be liable for any loss or any damage attributable to such failure or delay in performance.

14. General in Indemnification:

Customer here by agrees to indemnify and hold Standard Bank, its successors, assigns, correspondence, directors, officers, employees and agents harmless from and against or loss, costs, damages expenses (including legal fees) and liability for any claim or demand based in whole or in part of an action or omission of Standard Bank resulting from a request, direction, instruction from the customer, including claims or demands expressly based on the alleged negligence of the Bank. This indemnity shall not relieve and indemnity Standard Bank from and against its gross negligence willful misconduct.

15. Minimum Balance and Interest Payment:

The minimum balance as prescribed from time to time is required to be maintained in Current, Savings and STD account. The Bank reserves the right to change the minimum balance requirement and / or to close such account with prior notice if the balance falls below this amount. For interest bearing accounts the rate of interest may be changed from time to time. Any change in interest rate will be displayed in the branches.

KNOW YOUR CUSTOMER (KYC) PROFILE FORM

Applicable for Individual and Non-Individual Account

(TO BE FILLED BY THE BANK)

Title of Account

Type of Account

Account or Reference No.

Account Number

Name of Account Opening Officer

Nature of the Business and Source of Funds

Please mention how the source of fund of the client is authenticated. Also describe whether transactions of the client are consistent with the concerned business detailing the nature thereof in establishing business relationship:

Information regarding the beneficial owner of the account (In case of Company detailed information of the shareholders who control the Company and the shareholder holding 20% or above shares of the Company):

Passport No.

Photocopy Received ? : Yes No (If Applicable)

Voter ID Card No.

Photocopy Received ? : Yes No (If Applicable)

National ID No.

Photocopy Received ? : Yes No (If Applicable)

TIN No.

Photocopy Received ? : Yes No (If Applicable)

VAT Registration No.

Photocopy Received ? : Yes No (If Applicable)

Trade License No.

Photocopy Received ? : Yes No (If Applicable)

Driving License No.

Photocopy Received ? : Yes No (If Applicable)

Please confirm the reason for opening account by Non-Resident and Foreigner. Type of VISA (Residence/Work):

CUSTOMER'S PROFESSION/NATURE OF THE BUSINESS:

SL. NO.	CATEGORY	RISK LEVEL	SCORE
01.	Jewelry / Gems Trade	High	5
02.	Money Changer/Courier Service Agent	High	5
03.	Real Estate Agents/ Developer	High	5
04.	Construction Promoters of Projects	High	5
05.	Offshore Corporation	High	5
06.	Art/Antique Dealers	High	5
07.	Restaurant/Bar/Casino/Night Club/Residential Hotel Owners	High	5
08.	Import/Export Agent	High	5
09.	Cash Intensive Business (Cash Deposit>25Lacs in a Month)	High	5
10.	Share & Stock Dealer	High	5

SL NO.	CATEGORY	RISK LEVEL	SCORE
11.	Manpower Export Business	High	5
12.	Operations in Multiple Locations / NGO	High	5
13.	Film Production /Distribution Agency	High	5
14.	Arms Dealer	High	5
15.	Mobile Phone Operator	High	5
16.	Traders with a Turnover of more than 1 Crore per annum	High	4
17.	Travel Agents	High	4
18.	Transport Operators	Medium	3
19.	Auto Dealers (Used / Re-Conditioned Vehicles)	Medium	3
20.	Leasing / Finance Company	Medium	3
21.	Freight / Shipping / Cargo Agent	Medium	3
22.	Insurance Brokerage Agency	Medium	3
23.	Religious Institute / Organization	Medium	3
24.	Amusement Organization / Park	Medium	3
25.	Motor Parts Business	Medium	3
26.	Tobacco and Cigarette Business	Medium	3
27.	Auto Primary (New Car)	Low	2
28.	Shop Owner (Retail)	Low	2
29.	Business -Agents Franchises	Low	2
30.	Small Trader (Turnover less than 50 Lacs per annum)	Low	2
31.	Self Employed Professionals	Low	2
32.	Corporate Customers	Low	2
33.	House Construction Material Business	Low	2
34.	Computer/ Mobile Phone Dealer	Low	2
35.	Software Business	Low	1
36.	Manufacturers (other than arms)	Low	1
37.	Retired from Service	Low	0
38.	Service	Low	0
39.	Student	Low	0
40.	Housewife	Low	0
41.	Cultivator /Farmer	Low	0
42.	Others (Bank will determine the risk score according to business nature)	Low	0

(The upper limit in table 16-21 will be treated to belong to the same category. For Example :Tk.50.00 lacs shall be included in the limit of Tk.0-50)

Amount of the Customer's Net Worth :

Amount (in Taka)	Risk Level	Risk Rating
1 - 50 Lacs	Low	0
50 Lacs - 2 Crores	Medium	1
> 2 Crores	High	3

The way of Opening the Account :

Open Through	Risk Level	Risk Rating
Relationship Manager / Branch	Low	0
Direct Sales Agent	Medium	1
Internet	High	3
Walk-in / Unsolicited	High	3

Probable Amount of Monthly Transaction :

Amount of Current Account Transaction (Tk. in Lac)	Amount of Savings Account Transaction (Tk. in Lac)	Risk Level	Risk Rating
0-10	0-5	Low	0
10-50	5-20	Medium	1
>50	>20	High	3

Probable Number of Monthly Transaction :

Amount of Current Account Transaction (Tk. in Lac)	Number of Savings Account Transaction	Risk Level	Risk Rating
0-100	0-20	Low	0
100-250	20-50	Medium	1
>250	>50	High	3

Probable Amount of Monthly Cash Transaction :

Current Account Transaction (Tk. in Lac)	Savings Account Transaction (Tk. in Lac)	Risk Level	Risk Rating
0-10	0-2	Low	0
10-25	2-7	Medium	1
>25	>7	High	3

Probable Number of Monthly Cash Transaction :

Number of Current Account Transaction (Tk. in Lac)	Number of Savings Account Transaction (Tk. in Lac)	Risk Level	Risk Rating
0-15	0-5	Low	0
15-30	5-10	Medium	1
>30	>10	High	3

Overall Risk Assessment :

RISK RATING	RISK ASSESSMENT
> = 14	High
<14	Low

COMMENTS :

* In Spite of risk below 14 a customer may be treated to belong to high risk level under subjective consideration mentioning the reason thereof.

Whether the Address(s) of Account Holder is/are Verified ?**If Reply is positive than mention the way of the Verification :****Politically Exposed Persons (PEPs): (As per Bangladesh Bank "A.M.L" Circular-14)**

a) Whether the approval obtained from Senior Management? Yes No

b) Source of Fund :

c) Physical Presence of the Client : Yes No

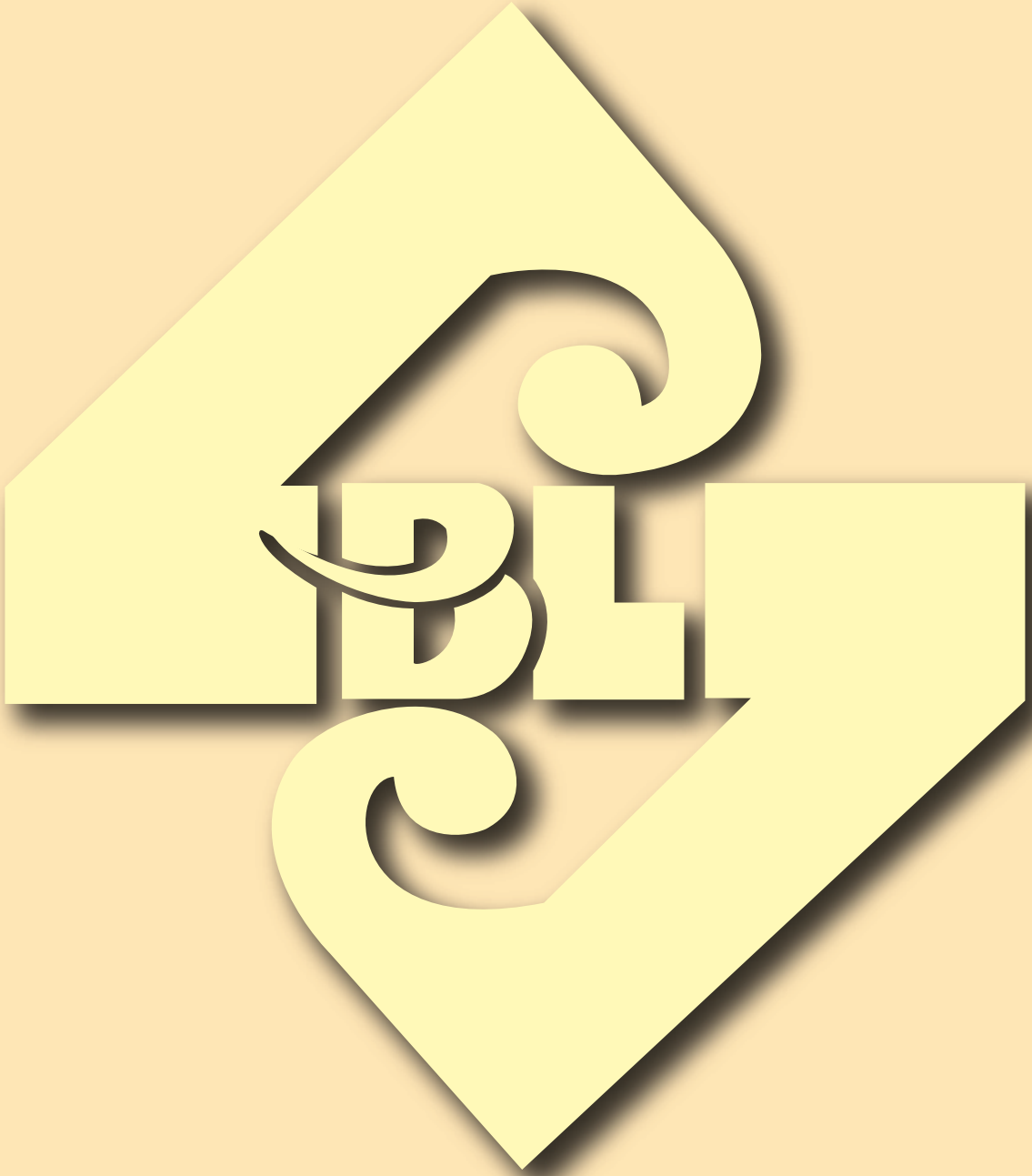
PREPARED BY: (Account opening Officer / Relationship Manager)		SUPERVISING OFFICER: (Branch Manager/ Branch Operation Officer)	
Signature : (with seal)		Signature : (with seal)	
Name :		Name :	
Designation :		Designation :	
Date :		Date :	

When was the Account Related Information Reviewed and Updated last ?**NAME OF REVIEWING & UPDATING OFFICER :**

Signature (with seal) :

Name

Date



Standard Bank Limited

setting a new standard in banking

Head Office : "Chamber Building" (3rd Floor), 122-124 Motijheel C/A, Dhaka-1000, Bangladesh
PABX : +8802 9558375, 9577913, 9552981, FAX : 880-2-7176367, 9571314, 7169078
SWIFT : SDBLBDDH, E-mail : sblho@bangla.net, Web: www.standardbankbd.com